

LOUISVILLE JOURNAL

HOW TO SPEND MONEY.

To the Editors of the Evening Post:—Your article in Monday's paper on "Unseasonable Extravagance" is so well-timed and so truthful that I cannot refrain from giving your readers a practical illustration of your teachings. Our townsmen, P. T. Barnum, of the New York American Museum, publishes the following notice in the Louisville Courier-Journal, and it is easy to see that if all the American capitalists engaged in similar acts of "profitable philanthropy," instead of squandering fortunes on extravagance, our country would be much better for their having lived in it. Mr. Barnum once tried the plan of building a palatial residence at the expense of \$1,000,000, and annually expending thirty thousand dollars to support it; but later experience has changed his taste and directed him to a much more sensible and useful channel.

C. C. C. Bridgeport, Ct., March 22, 1861.

"There is a demand for the moment for two hundred more dwelling houses in Bridgeport. It is evident that if the money expended in rent can be put to use in the purchase of a house and the person so paying will in a few years own the house he lives in, instead of always remaining a tenant. In view of this fact, I propose to loan money at six per cent, to any number, not exceeding fifty, individuals, temperate, and respectable, who desire to build their own houses."

"They may engage their own builders, and build according to any reasonable plan which I may approve, or they may have it for them at the lowest possible, without a farthing profit to myself or agent. I put the lot at a fair price, and the person so paying will, in a few years, own the house he lives in, instead of always remaining a tenant. In view of this fact, I propose to loan money at six per cent, to any number, not exceeding fifty, individuals, temperate, and respectable, who desire to build their own houses."

"It has been ascertained that by purchasing building materials for cash and in large quantities, nice dwelling houses can be erected with green blinds, and can be erected at a cost of \$1,500 to \$1,800, for houses, lot, fences, &c., all complete and ready to occupy. The person so engaged in erecting a neat block of houses with verandahs in front, the average cost would not exceed about \$1,300 per house, or, if, however, some of the persons so engaged could double house that would cost \$2,500 to \$3,000, I shall be glad to meet their view."

"With a view of making the above proposition better understood, I offer the following illustration:—

Suppose a building to cost—

House in a new location with green blinds, lot, etc., cost—

Total cost of house and lot—

The owner to furnish the labor or building materials, 20 per cent.

1st advance cash the owner or contractor—

2nd advance cash the owner or contractor—

3rd advance cash the owner or contractor—

4th advance cash the owner or contractor—

5th advance cash the owner or contractor—

6th advance cash the owner or contractor—

7th advance cash the owner or contractor—

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22nd advance cash the owner or contractor—

23rd advance cash the owner or contractor—

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51st advance cash the owner or contractor—

52nd advance cash the owner or contractor—

53rd advance cash the owner or contractor—

54th advance cash the owner or contractor—

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56th advance cash the owner or contractor—

57th advance cash the owner or contractor—

MILITARY.

ARMY SUPPLIES.

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